

REMARKS

Claims 75, 78-83, 85, 87, 99 and 114 are pending in the application. In the Office Action mailed October 25, 2011, the Examiner set forth the following Restriction:

Group I: Claims 75, 78-83, 85, 87 and 114, drawn to a method of providing an allowance account; and

Group II: Claim 99, drawn to a method of providing a third party transaction card.

In response, Applicant elects Group I, claims 75, 78-83, 85, 87 and 114, drawn to a method of providing an allowance account. This election is made without traverse. Claim 99 has been withdrawn as being directed to non-elected subject matter.

The elected claims and subject matter set forth, herein, are merely to comply with the Restriction Requirement and the election is not to be construed as surrender of any subject matter in the instant application. Applicants hereby reserve the right to pursue the subject matter of any canceled or withdrawn claims in one or more continuation or divisional patent applications.

In view of the above amendment, applicant respectfully requests prompt and favorable action on the merits.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 50-1943, under Order No. 073348.00008 from which the undersigned is authorized to draw.

Dated: November 16, 2011

Respectfully submitted,

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